

**Exhibit E**

January 22, 2010

James P Kennedy  
2835 21<sup>st</sup> Street  
San Francisco CA 94114-2802

RE: Account Number [REDACTED] 7516  
Property Address 3825 21<sup>st</sup> Street  
San Francisco CA 94114-2802

Dear James P Kennedy:

This letter is in response to your recent letter concerning the tax disbursements on the above-referenced account.

A copy of the payment history confirming all tax disbursements made from your escrow is enclosed for your review.

Additionally, as we did not receive a copy of a paid receipt for the delinquent 2007/2008 property taxes, we disbursed the delinquent property taxes from your escrow account on October 4, 2008 in the amount of \$2,939.80.

Per your request, we contacted your tax collector in May 2009 to verify if an overpayment existed. The county advised our funds were applied to the December 2008 property tax installment since they did not receive payment of the December 2008 property taxes from you. If you also paid your December 2008 property taxes, you will need to contact your country to request the refund.

If you have your own homeowner's insurance policy, please have your insurance agent fax a copy of the policy so we may update our records accordingly. The insurance policy can be faxed to our Insurance Department at 1-866-336-9021. If you would like to set up an escrow account to pay your homeowners insurance directly to your insurance carrier, please submit your request in writing to the following address:

GMAC Mortgage  
Escrow Begin  
PO Box 780  
Waterloo IA 50704-0780

January 22, 2010

Account number [REDACTED] 7516

Page Two

The terms of your Mortgage deed indicate if property taxes become delinquent or we do not received proof of homeowners insurance, an escrow account can be established to pay your property taxes and/or homeowners insurance. The term of your Mortgage Deed indicate you agree to pay your property taxes current.

Additionally, if you wish to verify a repayment plan or loan modification is available, please contact our Loss Mitigation Department at 1-800-850-4622.

If you have any further questions, please contact Customer Care at 1-800-766-4622 between the hours of 6:00 am to 10:00 pm CT Monday through Friday and 9:00 am to 1:00 pm CT on Saturday.

Customer Care  
Loan Servicing

Enclosure

DW

## 2008 HISTORY STATEMENT OF MORTGAGE ACCOUNT

GMAC MORTGAGE, LLC  
PO BOX 780  
WATERLOO, IA 50704-0780JAMES P. KENNEDY  
700 E SONORA RD  
PALM SPRINGS

CA 92264-8436

LOAN TYPE 1-0 CONVENTIONAL  
ACCOUNT NUM 7516

2008 DETAIL BY TRANSACTION											
TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	CR LIFE/ DISAB	LT CHRG/ FEES	PRINCIPAL BAL AFTER TRAN	ESCROW BAL AFTER TRAN	UNAPP FUNDS AFTER TRAN
PAYMENT	1719.23	02/08	02/01	619.35	1099.88				202,435.81		
PAYMENT	1719.23	03/08	02/29	622.70	1096.53				201,813.11		
PAYMENT	1719.23	04/08	04/01	626.08	1093.15				201,187.03		
PAYMENT	1719.23	05/08	03/01	629.47	1089.76				200,557.56		
PAYMENT	1719.23	06/08	05/30	632.88	1086.35				199,924.68		
PAYMENT	1719.23	07/08	07/01	636.30	1082.93				199,288.38		
PAYMENT	1719.23	08/08	08/01	639.75	1079.48				198,648.63		
CORP ADV 2 E	6391.00	08/08	08/21					6391.00	198,648.63		
REVERSE	6391.00	08/08	08/22		-6391.00			198,648.63	-6,391.00		
CORP ADV 2 E	6391.00	08/08	08/22					6391.00	198,648.63	-6,391.00	
PAYMENT	1719.23	09/08	08/29	643.22	1076.01				198,005.41	-6,391.00	
TAX DISB	09/08	10/04			-2939.80				198,005.41	-9,330.80	
PAYMENT	1719.23	10/08	10/10	646.70	1072.53				197,358.71	-9,330.80	
ESG3910/08	10/23				6391.00			197,358.71	-2,939.80		
MISC RECEIPT	1719.23	10/08	11/10						197,358.71	-2,939.80	1,719.23
PAYMENT	532.58	11/08	12/01	650.20	1069.03	532.58			196,708.51	-2,407.22	
MISC RECEIPT	1186.65	11/08	12/01						196,708.51	-2,407.22	1,186.65

## SUMMARY TOTALS

PRINCIPAL BALANCE START OF PERIOD	203,055.16	P & I PAYMENT	1,719.23
PRINCIPAL PAID DURING PERIOD	6,346.65	ESCROW PAYMENT	200.60
PRINCIPAL BALANCE END OF PERIOD	196,708.51		
ESCROW BALANCE START OF PERIOD	0.00	TOTAL PAYMENT	1,919.83
ESCROW PAID DURING PERIOD	6,923.58	ACCUM LATE CHRG	85.96
ESCROW DISBURSEMENTS	-9,330.80		
ESCROW BALANCE END OF PERIOD	-2,407.22		
REFUND OF OVERPAID INTEREST	0.00		
INTEREST REPORTABLE DURING PERIOD	10845.65		
PROPERTY TAXES PAID DURING PERIOD	2,939.80		
POINTS PAID	0.00		

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## 2009 HISTORY STATEMENT OF MORTGAGE ACCOUNT

GMAC MORTGAGE  
PO BOX 780  
WATERLOO, IA 50704-0780

JAMES P. KENNEDY  
700 E SONORA RD  
PALM SPRINGS

CA 92264-8436

LOAN TYPE 1-0 CONVENTIONAL  
ACCOUNT NUM 7516

2009 DETAIL BY TRANSACTION											
TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW PAID	CR LIFE/ DISAB	LT CHRG/ FEES	PRINCIPAL BAL AFTER TRAN	ESCROW BAL AFTER TRAN	UNAPP FUNDS AFTER TRAN
PAYMENT	733.18	12/08	01/14	653.73	1065.50	200.60			196,054.78	-2,206.62	
MISC RECEIPT	986.05	12/08	01/14						196,054.78	-2,206.62	986.05
PAYMENT	933.78	01/09	02/13	657.27	1061.96	200.60			195,397.51	-2,006.02	
MISC RECEIPT	785.45	01/09	02/13						195,397.51	-2,006.02	785.45
PAYMENT	1134.38	02/09	03/13	660.83	1058.40	200.60			194,736.68	-1,805.42	
MISC RECEIPT	584.85	02/09	03/13						194,736.68	-1,805.42	584.85
PAYMENT	1334.98	03/09	04/14	664.41	1054.82	200.60			194,072.27	-1,604.82	
MISC RECEIPT	384.25	03/09	04/14						194,072.27	-1,604.82	384.25
CORP ADV 2 E	6391.00	03/09	04/23					6391.00	194,072.27	-1,604.82	384.25
REVERSAL	-6391.00	03/09	04/24			-6391.00			194,072.27	-7,995.82	384.25
CORP ADV 2 E	6391.00	03/09	04/24					6391.00	194,072.27	-7,995.82	384.25
PAYMENT	1535.58	04/09	05/14	668.01	1051.22	200.60			193,404.26	-7,795.22	
MISC RECEIPT	183.65	04/09	05/14						193,404.26	-7,795.22	183.65
PAYMENT	1719.23	05/09	06/12	671.62	1047.61	183.65			192,732.64	-7,611.57	
MISC RECEIPT	1719.23	05/09	08/14						192,732.64	-7,611.57	1,719.23
MISC RECEIPT	1719.23	05/09	09/14						192,732.64	-7,611.57	3,438.46
PAYMENT		06/09	09/16	675.26	1043.97	632.88			192,057.38	-6,978.69	1,086.35
PAYMENT	1282.71	07/09	10/14	678.92	1040.31	649.83			191,378.46	-6,328.86	
MISC RECEIPT	436.52	07/09	10/14						191,378.46	-6,328.86	436.52
CORP ADV 3 D	83.00	07/09	10/20					83.00	191,378.46	-6,328.86	436.52
MISC RECEIPT	1719.23	07/09	11/13						191,378.46	-6,328.86	2,155.75
REVERSAL	-1719.23	07/09	11/19						191,378.46	-6,328.86	436.52
NSF FEE	25.00	07/09	11/19					25.00	191,378.46	-6,328.86	436.52
TAX DISB		07/09	11/20			-2926.14			191,378.46	-9,255.00	436.52
PROP INSPECT	11.25	07/09	11/25					11.25	191,378.46	-9,255.00	436.52
MISC RECEIPT	1719.23	07/09	12/14						191,378.46	-9,255.00	2,155.75
REVERSAL	-1719.23	07/09	12/15						191,378.46	-9,255.00	436.52
PROP INSPECT	11.25	07/09	12/22					11.25	191,378.46	-9,255.00	436.52
PAYMENT	2352.11	08/09	12/31	682.60	1036.63	632.88			190,695.86	-8,622.12	436.52
PAYMENT	2352.11	09/09	12/31	686.29	1032.94	632.88			190,009.57	-7,989.24	436.52
REVERSAL	-373.27	09/09	12/31						190,009.57	-7,989.24	63.25

2009 DETAIL BY TRANSACTION											
TRANSACTION DESCRIPTION	TRANSACTION AMOUNT	LAST PAID	POST DATE	PRINCIPAL PAID	INTEREST PAID	ESCROW CR PAID	LIFE/ DISAB	LT CHRG/ FEES	PRINCIPAL BAL AFTER TRAN	ESCROW BAL AFTER TRAN	UNAPP FUNDS AFTER TRAN
SUMMARY TOTALS						221057516					
PRINCIPAL BALANCE START OF PERIOD				196,708.51	P & I PAYMENT		1,719.23				
PRINCIPAL PAID DURING PERIOD				6,698.94	ESCROW PAYMENT		632.88				
PRINCIPAL BALANCE END OF PERIOD				190,009.57							
ESCROW BALANCE START OF PERIOD				-2,407.22	TOTAL PAYMENT		2,352.11				
ESCROW PAID DURING PERIOD				3,735.12	ACCUM LATE CHRG		429.80				
ESCROW DISBURSEMENTS				-9,317.14							
ESCROW BALANCE END OF PERIOD				-7,989.24							
REFUND OF OVERPAID INTEREST				0.00							
INTEREST REPORTABLE DURING PERIOD				10493.36							
PROPERTY TAXES PAID DURING PERIOD				2,926.14							
POINTS PAID				0.00							

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